

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

TRACEY DANA MCCULLOUGH

Debtor(s)

Case No. 09-49111

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/29/2009.
- 2) The plan was confirmed on 02/24/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/13/2013, 01/22/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/03/2015.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 68.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$105,800.00.
- 10) Amount of unsecured claims discharged without payment: \$153,548.74.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$60,300.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$60,300.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,966.64
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,966.64

Attorney fees paid and disclosed by debtor: \$2,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA	Secured	79,990.00	79,989.73	80,408.96	0.00	0.00
BANK OF AMERICA	Unsecured	25,795.00	NA	NA	0.00	0.00
BANK OF AMERICA	Secured	NA	419.23	419.23	0.00	0.00
BILL ME LATER	Unsecured	1,061.00	NA	NA	0.00	0.00
CITI CARD	Unsecured	4,500.00	NA	NA	0.00	0.00
CITI CARD	Unsecured	2,491.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	35,617.00	8,068.32	8,068.32	2,097.28	0.00
ECAST SETTLEMENT CORP	Unsecured	5,419.00	6,411.20	6,411.20	1,666.53	0.00
ECAST SETTLEMENT CORP	Unsecured	2,469.00	3,010.14	3,010.14	782.46	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	NA	677.72	NA	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	2,945.00	4,051.28	3,503.68	3,503.68	0.00
INTERNAL REVENUE SERVICE	Priority	28,000.00	17,723.39	17,723.39	17,723.39	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	7,501.59	7,501.59	1,949.97	0.00
MACYS DEPT STORE	Unsecured	3,720.00	NA	NA	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	125,805.00	125,805.20	125,805.20	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	100,000.00	115,352.12	115,352.12	0.00	0.00
OCWEN LOAN SERVICING LLC	Unsecured	16,033.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	25,828.65	25,828.65	6,713.91	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	1,720.15	1,720.15	447.14	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	14,813.00	17,531.14	17,531.14	4,557.06	0.00
RETAIL SERVICES	Unsecured	NA	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT	Unsecured	NA	11,038.40	11,038.40	2,869.33	0.00
UNITED STUDENT AID FUNDS	Unsecured	52,222.00	53,945.44	53,945.44	14,022.61	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$321,566.28	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$419.23	\$0.00	\$0.00
TOTAL SECURED:	\$321,985.51	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$21,227.07	\$21,227.07	\$0.00
TOTAL PRIORITY:	\$21,227.07	\$21,227.07	\$0.00
GENERAL UNSECURED PAYMENTS:	\$135,055.03	\$35,106.29	\$0.00

Disbursements:		
Expenses of Administration	<u>\$3,966.64</u>	
Disbursements to Creditors	<u>\$56,333.36</u>	
TOTAL DISBURSEMENTS :		<u>\$60,300.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/19/2015

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.